



Number Four

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## WHAT'S NEW? — HOUSING'S BIG QUESTION

### Look to Webster:

**Innovation**, n. 1. the act of introducing something new or novel—a change effected by innovating.

ACTION is calling for innovations not only to change but also to increase the supply of housing available to Americans. Good housing in good neighborhoods, in place of slums, tight and heater-skitter fringe growth is one of ACTION's four major aims for all American cities. To bring about this desired condition, it urges not simply more of what we have, but something new done with a new approach. Why the injection of things "new" is necessary if we are to be a properly housed nation becomes apparent as we take a look at what we are and what we have.

More than 40 per cent of our people live in housing built before 1900, some in good shape, some in bad shape and a great measure of it entrapped in a depressing environment.

The new housing added each year to our urban environs is really only a small portion of the total housing picture. It represents less than the top three per cent of the total housing supply. The other 97 per cent is housing that comes with

This article is based on an ACTION visual presentation presented by ACTION's director of urban planning Robert F. Fodler at the Pittsburgh meeting on "Innovations to Achieve Good Housing in Good Neighborhoods." It reflects findings in ACTION's three-year housing research program.

us from our past, much of it good, but 11.5 million dwellings labeled substandard and another estimated 9 million tainted by adverse environments.

Unlike our cars or refrigerators, housing is not easily discarded and replaced. Its tie to the land and its constant shortage, for some of its users, explain housing's tenacious tendency to perpetuate itself, even in the most adverse situation of surrounding decay.

One of our nation's problems, then, is to eliminate the worn out and obsolete. But is the building of seas of new housing on the outer fringes of our cities the answer to the problem of inner city congestion and decline? And is the continuation of our past practice of building houses (in monotonous regular rows) to accommodate the typical American family the answer to good housing for all our nation's people?

To arrive at some answers, we should look at our families.

The standard one, whose housing-needs always seem to be kept in mind, is the well-known average family of three-and-one-half persons. In 1955 we had about 24 million young families of from 30 to 40 years of age. By 1975 we will have only one million more, an increase of only 4.1 per cent. Mature families (whose head is from 40 to 50 years of age) will increase about the same percentage—up 4.7 (from 21.3 million in 1955 to 22.3 million in 1975).

The greatest increase is due to come in the young adults—the traditional renters

—those living alone and newly weds in the 20 to 30 year age group who will increase a huge 63 per cent (from 22.5 million in 1955 to 36.7 million in 1975, an increase of 14 million plus). This compares with the 34 per cent total increase in population expected by 1975. Marriages in this young adult group are expected to reach 500,000 more annually than in 1955. These, too, are traditionally renters.

Then, there is the older citizen, at least some of whom are ready to abandon their long-occupied homes to rent smaller quarters. They will grow 40 per cent from 37.5 million in 1955 to 52.3 million in 1975. At the end of the family cycle, elders over 70 years of age will reach 13.1 million in number by 1975. They'll need convenient, worry-free quarters.

(The average family, incidentally, occupies six apartments, one rented house and two or three owned houses during its lifetime.)

Of the 50 plus years of adult history, a scant 20 years is made up of the husband-wife-young children family. Yet the new dwellings fed into the housing supply in recent years are, for the most part, tailor-made for this group.

Some innovations are needed to supply the housing to meet the coming demands



More monotonous regular rows?



New housing: 3%; Existing: 97%

of the other groups. Merely more of the same two- and three-bedroom houses is not the whole answer to achieving an adequate supply of dwellings.

And what about good environment built into the neighborhoods? Are we achieving this now in our new developments? Certainly not as well as we know how. There has been experimentation in various ways to help create a pleasant character in an area and stabilize values. One way, a superblock, provides for separation of vehicular and pedestrian movement, giving pedestrian access from every home to a central park-like common that connects to schools, shops and recreation without any encroachment of autos. This is an innovation to be further explored in both old and new residential developments.

### The "Good" Neighborhood

The concept of good neighborhood design calls for major streets for through-traffic on the periphery, leaving local streets for access to the residential parcels (with trees), with a combined school and ample park easily accessible at its center, with commercial and other needed facilities—possibly including greater density rental housing and other varied housing types—at the major intersections of transportation and within walking distance of every home. This is the basic pattern, an innovation, seldom achieved. Most planners feel that about a square mile of land is needed to lay out such a development.

Unfortunately, the frequent transformation, almost overnight, of rural lands into a jigsaw pattern of unrelated private housing developments failed to create good neighborhoods. For one thing, such helter-skelter building precedes and often precludes the proper provision of public facilities which are a "must" for a good environment.

Urban renewal is an innovation which is applying to the older built-up center city these innovations of planned nature



Teamed up for innovation

of housing types and built-in safeguards against any further decline in desirability.

Most of our areas are not new. Millions of families now live and will live in old housing whose decline in desirability is not in its basic design but in its environment which provides no amenities for living. Here are opportunities for innovation—to stop the decline due to environment, to make older structures more adaptable to a greater variety of family types.

We know that to rid ourselves of poor housing, we must increase the total supply of good, and that we must make use of the important tools of rehabilitation and conservation—rehabilitating those houses that can be saved and preserving the good that we have. But we must also—in providing new housing—employ innovation to stimulate demand and extend the mar-

ket. We must, through design, site development and materials, create a housing product so desirable and so economical that Americans will find it hard to resist.

But who are the innovators? Where do they come from? They are the idea men, the ones who come up with innovations in design of structures, in plans for community improvement, in proposals for financing, in ways to organize and cooperate for more effective effort—all aimed at providing the consumer with good housing in good neighborhoods. And the innovator cannot work alone.

### Ideas into Action

Complementing him must be the producer, encompassing all the manufacturing and construction operations that serve to provide housing and its accessories; the investor, including both private and public funds at the local, state and federal levels, and the public official, whose cooperation is essential. The private citizen? Where does he fit in? He may be the catalyst, the agent that brings all these other parts together—as ACTION-Housing Inc., is doing in Pittsburgh. (See pages two and three.)

If all these talents can be molded into a team approach, we can accomplish our goal of good housing in good neighborhoods and a good environment in our nation's cities. And though some of the innovations may look strange to us at the beginning, we can be sure we will profit immeasurably by the experimentation. Innovations are incubating right now and it is only a matter of time before the better ideas take hold.

Who will be the group in your town to bring innovator, producer, investor and public officials together?

## D.C. Savings and Loan League Forms Credit Pool To Aid Home Rehabilitation

Washington, D.C.—A \$1.8 million credit pool for rehabilitation financing has been created here and promises to be a helpful tool in combating blight.

Housing code enforcement (a new code was adopted in 1955) has been weakened by the inability of many owners of sub-standard homes to obtain financing from reputable lending institutions for required repairs.

Now the District of Columbia Savings and Loan League, with eleven charter subscriber associations, has created the \$1.8 million pool, with hopes that more associations and funds will follow.

William H. Dyer, executive vice president of the Perpetual Building Association and chairman of the league's administrative committee for the home im-

provement and rehabilitation fund, said that, to the league's knowledge, this is the first such private cooperative action of its kind in the nation.

Applications for a loan can be made to any of the participating associations, said Mr. Dyer. "It will be processed like the usual, conventional loan. When the loan is approved by the appraisers the committee will pass it on and see that it is turned over to the Federal Housing Administration. Assuming the FHA okay's the application, the loan will be made."

For more information, write to the District of Columbia Savings and Loan League, The Washington Building, 15th and New York Avenue, N.W., Washington, D.C.



Superblock with park-like commons